

Annual Report

July 2008-June 2009

2009



Sindh Agricultural and Forestry
Workers Coordinating Organization

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FOREWORD



Board of Governors is pleased to present the annual report of organization July 2008 to June 2009. During the year main focus remained on mainstreaming of marginalized communities in central areas of Sindh, coastal belt of Thatta and drought prone areas of Khipro taluka of Sangher and Thano Bola Khan Taluka of District Jamshoro through implementing area specific programs. As per the need of people, strength and opportunities available to organization, board gave approval to extend organizational outreach and open up field offices in operational areas where organization has presence.

Taking into consideration the global energy and food crisis, and its impacts on already poor and downtrodden communities, we are undertaking efforts to reduce its impacts to possible minimum levels. Solar electrification program in coastal areas of Thatta and pro poor programs to reduce the worsening impacts of food crisis are incorporated in future plan of the organization.

Institutional development of organization has also remained major point of focus. It can satisfactorily be said that it is improving with the every passing year. The expansion of operational areas and achievements of every succeeding year testify this.

Board appreciates the efforts taken by the management team and professionals under the leadership of Mr. Suleman G Abro Founder and CEO, SAFWCO to achieve the objectives of organization. They have always sought guidance and implemented decisions of BoG earnestly in the best interest of communities and organization.

Board is extremely thankful to all stakeholders including communities, donors and local government institutions for their continued support and trust. We are particularly thankful to Oxfam NOVIB, Oxfam GB, PPAF, CRS, UNDP, USAID, UNICEF and ASF for their financial and technical support to achieve our vision of sustainable development in rural areas and hope for the same continued support and encouragement from our partners and other stakeholders in future as well.

Perveen Naeem Shah, PhD
Chairperson
SAFWCO

MESSAGE FROM THE CEO



The year July 2008 to June 2009 is another milestone in our journey to achieve sustainable development in the underdeveloped areas of Sindh. In the year under review community organization has remained central among all our programs. Communities organized at grass root then clustered and networked at village and union council levels are emerging as viable institutions. These organizations are capacitated to such a level that they now are undertaking initiatives on self basis by making access to public and private agencies for community development.

Special focus was also given to address the water, hygiene and environmental sanitation problems of rural and semi-urban communities. Advocacy campaigns were carried out on major issues of communities especially on current food crisis and its impacts on poor.

More than one hundred thousand households have directly benefited from integrated community development programs; however there are hundreds of thousands in different regions of Sindh who are looking optimistically on Safwco to reach them in their unending struggle against poverty and hunger, redeeming them from deprivation and help in eradicating other socio-economic problems.

The personal and professional growth of program staff also remained major priority of organization during the year for successful implementation of program activities. They were provided opportunities to attend trainings events, exposure visits, conference at national and international level.

In carrying out our activities to achieve the objectives of organization, I am thankful to Safwco Board of Directors for they have always provided us guidance and encouragement at every stage. I would say special thanks to our partner, who have extended their financial and technical support to translate our vision of sustainable development.

We are determined to continue our efforts and stand shoulder to shoulder with marginalized communities in their hour of vulnerability with objective to support them in moving to a better position.

Suleman G Abro
CEO SAFWCO

SAFWCO: Organizational Profile

Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO) is a non-government, not-for-profit, right-based organization working in Pakistan since 1982. It aims to 'become self sustaining resourceful and specialized training and support institution accessible to marginalized, under privileged and vulnerable communities for developing and promoting their capabilities, and attaining development with social justice'.

The Vision:

"Sustainable communities achieving equitable economic, social, political and cultural development through indigenous community organizations".

SAFWCO aims to become self sustainable, resourceful, disciplined and specialized training and support institution accessible to under privileged with a view to build capacities of community organizations and model development agents.

Mission

SAFWCO's mission is to mobilize the poor under a common platform and sustainable development

Objectives:

- Organize and build capacity of rural and urban communities (men, women and children) for undertaking sustainable development initiatives primarily on self help basis.
- Engage communities, particularly women and children in the process of advocacy and networking for attaining their universal human rights-including right to food, education, health and safe drinking water.
- Achieve Gender Equality and Equity at all levels of policy development and program

implementation through pro-active gender mainstreaming.

- Cooperate with national and international development organizations in their initiatives for poverty alleviation and people focused development.
- Promote conservation of natural resources and integrating environment as a source of social and economic security in overall poverty alleviation initiatives.
- Contribute in emergency relief and rehabilitation operations and develop long term Disaster Risk Reduction strategy with local communities.

Areas of Operation:

SAFWCO works in eight districts (Sanghar, Matiari, Thatta, Nawab Shah, Dadu, Jamshoro, Mirpur Khas, Umerkot, Khairpur and Tando Allahyar) with integrated approach, while it covers several districts of Sindh province through executing different projects.

Offices and Staff:

SAFWCO has one Head Office at Hyderabad and 30 field units in its areas of operation. Some 560 professionals (Managements Executives, Engineers, Doctors, Field Experts, teachers and support) staff executes the organizational programs.

Social Mobilization Program



SOCIAL MOBILIZATION PROGRAM

SAFWCO believes in institutional building at grassroots level to support bring positive social change in the society. Hence a common platform that is created and owned by the poor is a pre-requisite through which the poor can make themselves count in the development process. That is the reason SAFWCO believes social mobilization as core activity and entry point followed by different development interventions including social and physical service delivery projects, coordinating and networking while emphasizing on gender balance and good governance. The main aim of the program is to mainstream rural poor into socio-economic development by reducing their vulnerability.

The specific objectives are to:

- Enable democratic and participatory action resulting in institutionalization of social justice, as a basis of social and economic development;
- Make village organization development oriented, sustainable and responsive to local needs and priorities; and
- Highlight social development issues such as gender, governance and globalization and create forum for discussion and broad-based partnerships to evolve and develop around these issues.

Social Mobilization / Building Community Organization is a three-step process, viz.

- Making contacts with community activists to mobilize them for collective and collaborated efforts. This leads to democratically elected leadership that

organizes itself to represent the community, advocate their causes, and plan and implement small projects on its own or in partnership with other development organizations.

- Training of elected leadership, community workers and activists through workshops, exposure visits, courses and to facilitate them in project planning and implementation. This stage also includes introducing various SAFWCO programs, projects and SAFWCO partners to the communities.
- Assisting the community leaders to build second line leadership, local human resources and control conflicts and violations of rights. At this stage, the community members are encouraged to expand their contacts and scale of projects and to become part of global networks. The community members, especially the activists amidst them take up challenging tasks not only for improvements in their community but also as a contribution towards the larger social change process.



Achievements of Program

Following the established fact that mobilization and sensitization is the key towards community development, SAFWCO is



fostering village based institutions for bringing positive changes in the lives of the less-

privileged poor people trodden with the burden of chronic poverty in rural, peri-urban areas and urban slums.

Community Organization (CO) is the basic community forum through which SAFWCO initiates all the development interventions. These COs are further clubbed into a Village Organization (VO), and VOs are further clustered into Local Support Organization (LSO) at Union Council level. These organizations are the base for all the other SAFWCO program sectors. During the year July 2008 to June 2009, 2539 COs and 71 VOs have been formed and are functional and of which 10 VOs have been registered as Community Citizen Board (CCBs) with Community Development Department (CDD).

HUMAN RIGHTS AND POLITICAL AWARENESS

Mobilizing Peasants and Workers

SAFWCO Social Mobilization team under the project 'Strengthening the Democratic Governance in Pakistan (SDGP)' in the district Sanghar has formed 9 Peasants and Workers Groups (PWGs) with membership of 505 (253 male and 252 females). Members of the groups are capacitated and educated regarding their rights so as to undertake self-help initiatives to protect their rights. Understanding the importance of social awareness in community development, they are now offering their volunteer supports in social mobilization process undergone by Safwco and undertaking self-help initiatives in their respective areas.

Gender Sensitization of Communities

With the support of UNDP Safwco



implemented the project Gender Justice through Musalihat Anjuman (GJTMA) in 49 Union Councils of Sanghar, Nawabshah and

Jacobabad Districts of Sindh. The main objective of the project is to reduce gender violence. 462 persons, which include Musalihat Anjumans, police, local elected representatives (include UC Nazims, UC secretaries, councilors (males and females) are trained to play their role in reducing gender violence and other gender based injustices in their respective areas. Theater performance program on gender sensitization are also organized at District Sanghar, Nawabshah and Jacobabad, where 1845 (1101 males and 747 females) are given gender aw. Besides this 16 exposure visits of Police stations were also arranged for the community members for their education of the system.

Celebration of International Women Day

International Women Day was celebrated at District Sanghar on 8th March by SAFWCO. The main objective of the celebration of the day is to highlight the rights and empowerment of women. Civil society Organisations members, community activists, media men and other community members participated in the events. The event was organized with the joint collaboration of Union Development Councils formed with the facilitation of SAFWCO at district Sanghar. More than 300 people especially women participated in the event.

Facilitation to get CNICs and register as voters

The people in the rural area attach no serious

importance to get registered as citizens of the state, therefore majority of them do not possess CNI cards and are deprived of exercising their right to vote and access to a variety of amenities. It has been one of the thematic strategic focuses of the Safwco to facilitate the communities in the rural areas to get their CNI cards and register as legible voter. During the year 2008-09, Safwco teams in different operational areas facilitated 889 persons to get their CNICs and get registered in the voters' list. As cumulative figure, Safwco since its establishment has facilitated 17031 persons to get CNICs and register as voters.

Natural Resources Management (NRM)

Natural resource management through their conservation and judicious consumption can



tremendously contribute to poverty alleviation thereby leading to improved life style of the economically less-privileged and socially and politically secluded segments of society. Majority of the rural populace in the operational areas of SAFWCO do not have adequate knowledge and skills to manage the local natural resources. In order to educate about and impart the required NRM skills to these poor people, SAFWCO has been introducing various programs especially focusing agriculture and livestock sectors.

During the reported year, efforts were taken to motivate the farmers for preferring

certified seeds for increased production and yield and conservation of soil. As demonstration, 29 progressive farmers were provided certified seeds to sow and prepared



model farms for other farmers to get inspiration and stop sowing uncertified seed. Besides two training events were organized to prepare 50 agriculture and livestock workers land management, water management, seed processing and preservation, livestock feed, breed and disease management. Soil sampling services were provided to 298 farmers. 50 local agriculture and livestock management expert are educated about the new techniques in these fields. These workers hold regular meetings with the communities to educate them to modern practices to increase their yield. Further, consultative workshops, seminars and meetings of experts are organized for communities. Agriculture awareness sessions and workshops are conducted with farmer communities.



Sectors progress during July 2008 June 2009

| <i>Social Organization</i> | Till June 2008 | July 08 to June 09 | Till June, 09 |
|---|-----------------------|---------------------------|--------------------------------|
| Community organizations (CO)Male | - | 1855 | 1855 |
| Community Organizations (CO) Female | - | 684 | 684 |
| Total | - | 2539 | 2539 |
| CO male membership | - | 32653 | 32653 |
| CO Female Membership | - | 12085 | 12085 |
| Total Membership | - | 44738 | 44738 |
| Village Development Organizations Male | 770 | 63 | 833 |
| Village Development Organizations Female | 352 | 8 | 360 |
| Total VDOs | 1122 | 71 | 1193 |
| Male (membership #) | 31218 | 2520 | 33738 |
| Female (membership #) | 12061 | 320 | 12381 |
| Total Membership | 43279 | 2840 | 46119 |
| VDOs registered as CCBs and with CDD | 108 | 10 | 118 |
| Area Development Councils | 14 | - | 14 |
| Youth Development Councils | 5 | 5 | 10 |
| Watercourse Associations | 71 | - | 71 |
| Water user groups | 20 | - | 20 |
| Farmer Organizations | 35 | - | 35 |
| Peasant and Workers Groups | - | 9 | 9 |
| Male (membership #) | - | 253 | 253 |
| Female (membership #) | - | 252 | 252 |
| SMCs | 110 | - | 110 |
| CNICs Formed | 16114 | 899 | 17013 |
| Registered in Voters List | 16508 | 3081 | 19589 |
| Natural Resource Management | Till June 2008 | July 08 to June 09 | Cumulative till June 09 |
| Distribution of Kitchen gardening Kits | 330 | 14 | 346 |
| Plantation in Villages | 530142 | 1405 | 531547 |
| Sapling grown at nursery | 30500 | | 30500 |
| Consult Meetings/ workshops agriculture and livestock | 325 | 12 | 337 |
| Livestock Vaccination | 351710 | 27999 | 379709 |
| livestock Drenching | 750 | - | 750 |

Credit and Enterprise Development (CED) Program



CREDIT AND ENTERPRISE DEVELOPMENT (CED) PROGRAM

The increasing poverty is major problem faced world over especially by developing countries. The rich and poor gap is widening at an alarming rate owing to which a large portion of world population is driven into poverty. When compared with urban areas, there is large number of poor in rural areas in under developed countries of world. As the major segment of population in Pakistan especially in rural areas live in and below the poverty line, therefore country is ranked as under developing country.

After research studies conducted and experimented, it is widely recognized that Credit and Enterprise Development (CED) is an effective tool to combat successfully against poverty by providing small loans to poor people at grass root level in generating income and self employment. Due to unavailability of collateral poor people are denied the access to banks and other financial institutions. But, extension of micro credit services to them at their door step brings a revolutionary change in their lives.

Since its foundation, Safwco is significantly contributing in alleviating

- CED Programs**
- Micro credit (MC) Program
 - Capacity Building & Enterprise Development (CB & ED) Program
 - Micro credit Initiative (MI) Program for NGO's

Products & Services

In general regular loans amount would range in the following bracket:

- 1st Loan maximum Rs. 8,000
- 2nd Loan maximum Rs.15,000
- 3rd Loan maximum Rs.20,000
- 4th Loan maximum Rs.30,000

In EDF loans the loan amounts would range in the following brackets.

- 1st Loan maximum Rs.50,000
- 2nd Loan maximum Rs.75,000

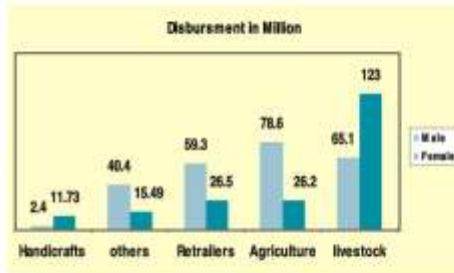
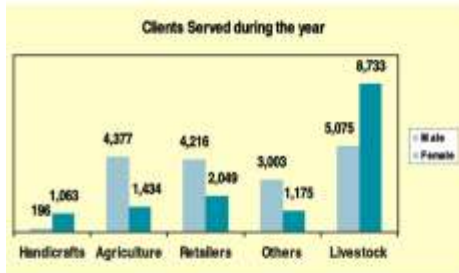
poverty in rural Sindh. It established its full-fledged Credit and Enterprise Development (CED) Sector in the year 1992. Through CED sector, organization aims to empower the marginalized and deprived poor by providing different opportunities to promote their income and improve women's participation in income earning.

CED provides micro credit facilities to poor households especially women at their door steps and supports them with enterprise development trainings with the support of Human and Institutional Development (HID) Sector Safwco to generate income from micro and small-scale enterprise ventures. It also helps the poor into saving groups and facilitates relationship building with formal sector financial institutions.



- 3rd Loan maximum Rs.90,000
- 4th Loan maximum Rs.100,000

During the reported year, CED disbursed PKR 448.8 millions (245.8 in male and 202.92 in females) among 31321(16867 males and 14454 females) persons in Sangher, Matlari, Nawabshah and Hyderabad Districts. The loan heads include agriculture, livestock, handicrafts, retailers and some other income generating business. Further details are given below in graphs.



Targeting Ultra Poor (TUP) Program

SAFWCO has started a pilot project titled Social Safety Net in district Thatta supported by, World Bank through Pakistan Poverty Alleviation Fund. The purpose of this project is to organize the ultra poor who are most deprived segment of population, lacking even the most basic necessities. program aims to assist the targeted population through economic support, a special investment program in the form of a grant of asset / capital in kind and stipends, skill development trainings and social services. After two years, the program intends to merge into the mainstream microfinance program.

Objectives of the Ultra Poor Program;

- Life skill development and technical

capacity building through training

- Improvement and strengthening of livelihood conditions of the ultra poor
- Improvement of economic conditions of the participants and aiding in asset building
- Inclusion into the mainstream development activities of the microfinance program or other poverty alleviation program

Under this program assets (small livestock, cash for initiation of small businesses etc.) and enterprise development trainings are provided to 200 poor people in coastal areas of district.

Citi-PPAF Micro entrepreneurship Awards program 2008

Micro Entrepreneurship award is being organized in Pakistan by PPAF and Citi-foundation, where micro entrepreneur are given awards at national and provincial level. Different organizations and Micro Finance Institutions were called upon to submit the case studies of their clients to contest in the event. Safwco also submitted successful case studies of sector. Ms. Shahzadi came into category of national winner in the year 2008.



Celebrating Micro Mela 2008

Credit and Enterprise Development (CED) program Safwco in collaboration with PPAF organized Micro Mela. The purpose of event was to bring all stakeholders, rural and social development experts, academia, and different philanthropist under one umbrella to share and learn from their experiences for development of their small businesses and to provide opportunities to donor, funding agencies, private and non-profit organizations to share their approach. Some 250 participants attended the event. Stalls were established by organizations and individuals of their products. Gul Mohammed, chief Manager of the State bank of Pakistan, Hyderabad was the chief guest of event. Awards were distributed among the best stalls at Mela.

Community Physical Infrastructure (CPI) Program



COMMUNITY PHYSICAL INFRASTRUCTURE (CPI) PROGRAM

The community Physical Infrastructure (CPID) program support rural communities in addressing their prioritized physical infrastructure needs. The communities themselves implement these schemes following the preparation of technical and social feasibilities as well as cost estimates by the program staff.



SAFWCO CPI program is carried out with the support of Pakistan Poverty Alleviation Fund (PPAF) and other donors such as Catholic Relief Services (CRS), Oxfam GB and Oxfam EC. Community has to meet twenty per cent (20%) cost of the total project which is necessary to develop in it a sense of ownership which also guarantees proper operation and maintenance of the scheme. The remaining funds are provided through the project funding.

The CPI program is based on need

identification by respective VDOs through holding participatory community development dialogues and formal request to organisation for implementing the program. The infrastructure projects are implemented in villages of Sanghar, Matiari, Nawabshah, Jamshoro and Thatta Districts of Sindh province according to assessed need.

The social mobilization process is continued and five (5) different committees are formed in VDO for effective implementation of the project. These committees consist of project management and implementation committee, construction committee, audit committee, operation and maintenance committee. Each committee comprises of two members. The program staff imparts trainings to committee members regarding their roles and responsibilities.

Program Progress

CPI program has installed 60 different schemes, these include 34 Drinking Water Supply Schemes, 7 link roads, 7 street pavements, 5 culverts, 4 street pavements and 2 tube wells and 1 bridge. The total beneficiaries of schemes are 16820 (with 9252 females and 7568 males). The total cost of the schemes is 27.6 million with 4.634 share of community.

| Sl# | Type of Scheme | No. of schemes | Beneficiary Households | Beneficiary Population | | | Total Cost | Donor Share | Community Share |
|--------------|-----------------------|----------------|------------------------|------------------------|--------------|--------------|-------------------|------------------|------------------|
| | | | | Total | Male | Female | | | |
| 1 | Bricks Road | 4 | 235 | 1,381 | 621 | 760 | 1,939,834 | 1,842,842 | 96,992 |
| 2 | Bridge | 1 | 45 | 198 | 89 | 109 | 513,414 | 487,743 | 25,671 |
| 3 | Culverts | 5 | 207 | 1,860 | 837 | 1,023 | 2,158,342 | 1,726,674 | 431,668 |
| 4 | Drinking Water Supply | 34 | 1,649 | 9,316 | 4,192 | 5,124 | 14,623,119 | 2,217,037 | 2,406,082 |
| 5 | Link Road | 7 | 243 | 1,319 | 594 | 725 | 3,968,090 | 3,174,472 | 793,618 |
| 6 | Street Pavement | 7 | 385 | 2,505 | 1,127 | 1,378 | 3,608,313 | 2,886,650 | 721,663 |
| 7 | Tube Well | 2 | 55 | 241 | 108 | 133 | 795,968 | 636,774 | 159,194 |
| Total | | 60 | 2,819 | 16,820 | 7,568 | 9,252 | 27,607,080 | 2,972,192 | 4,634,888 |

Health Program



HEALTH PROGRAM

The provision of health, hygiene and sanitation facilities is major problem faced by large population of the world. Health and hygiene facilities in under developed or developing countries are either unavailable in far reach areas or inaccessible to people. While where available are insufficient to address the health and hygiene issues of the people especially in rural areas.

The condition of health facilities available for common people in Pakistan is not different. Pakistan still ranks high among the countries with higher infant and child deaths as well as maternal deaths. It lags far behind developing countries which are more likely to achieve Millennium Development Goals 4 and 5.

People especially in rural areas don't have access even to basic health facilities, resulting in losses of human lives due to the diseases that are preventable and curative if timely treated. Taking into consideration this immediate need of hour to contribute in MDGs and save the lives of poor people, of which Pakistan is also signatory, Safwco has been working in health sector since last one



and half decade. A decade earlier Safwco promoted mobile health education programs. With time, and support from donors, it has improved its services. In rural areas, the health facilities are not sufficient to meet the health needs of the population.

Objectives of the program:

- Make people aware of health issues;
- Provide primary health care services in areas having no health facility;
- Decrease MMR and IMR through safe reproductive health care; and
- Prepare village volunteers as paramedical force.



- Information dissemination through published material and leaflets
- SAFWCO with the support of the community and various national and international donors carried out:

- Health awareness through:
 - Participatory health dialogues
 - School awareness program
 - Seminar, and workshops
 - Printed material distribution
 - Celebration of International days

Health services including:

- Treatment of general illness
- Antenatal and post natal services
- Immunization services
- Family planning services
- Referral services
- Laboratory facilities

Reproductive Health care is one of the central themes of organisation sustainable community development program. It focuses the whole range of preventive, promotion and curative services which includes information,

education and communication (IEC), general health services (OPD, antenatal and postnatal care, safe delivery methods, growth monitoring, effective referral system), vaccinations (routine and tetanus), well equipped labor room and laboratory and counseling regards STDs and HIV/AIDS, use of contraceptive methods along with providing medicines and so on.

SAFWCO has been providing primary health care services through established two community health centers which offer round the clock health services and preventive, educational services through outreach staff. Through the previous Novib supported program SAFWCO trained 60 traditional birth attendants for conducting safe deliveries and promoting health education along with trained potent community activist called Community Health Workers (CHWs) which

established health outlets in their own villages and providing first aid services along with health education.

Health Service

Health Program provided General OPD and laboratory services to 11078 persons (4432 males, 6646 females), reproductive services to 202 safe deliveries, 1308 ante and postnatal, 150 growth monitoring, family planning to 159, vaccination services to 6622 persons (5640 anti polio vaccination, 642 routine vaccination, 307 TT vaccination), hepatitis screening and vaccination services to 4183 persons and educated 7057 persons (Handwashing Awareness sessions 3035, celebrations of health days, Participatory Health Dialogues with community 2131, school health sessions 1022, health awareness seminar on injection safety, health trainings 6 persons).

Health Services provided during July 2008 to June 2009

| S# | Activity | Male | Female | Total |
|----|--|------|--------|--------------|
| 1 | General OPD | 4432 | 6646 | 11078 |
| 2 | Laboratory Tests | 835 | 882 | 1717 |
| 3 | Referral Services | | | 120 |
| 4 | Hepatitis B C Screening and vaccination | 2388 | 1683 | 4183 |
| 5 | Awareness Seminar on Hepatitis | 112 | 0 | 112 |
| 6 | Celebration of International Days (AIDS, World Environment Day, T.B) | 156 | 68 | 224 |
| 7 | Celebration of Global Handwashing Day in Schools | 113 | 79 | 192 |
| 8 | Antenatal Cases | 0 | 1308 | 1308 |
| 9 | Post Natal Cases | 0 | 150 | 150 |
| 10 | Safe Deliveries | 0 | 220 | 220 |
| 11 | Growth Monitoring | | | 331 |
| 12 | Family planning Services | 0 | 159 | 159 |
| 13 | Family Planning Camps (3 Rounds) | 0 | 94 | 94 |
| 14 | Routine Vaccinations | | | 642 |
| 15 | T.T Vaccinations | 0 | 307 | 307 |
| 16 | Anti-Polio Vaccinations | | | 5640 |
| 17 | Anti-Measles Vaccinations | | | 39 |
| 18 | SHE (25 Sessions) | | | 1022 |
| 19 | Participatory Health Dialogues (47 Sessions) | | | 2131 |
| 20 | Awareness Classes (13 Sessions) | 71 | 174 | 245 |
| 21 | Seminar on Injection Safety | 134 | 68 | 202 |
| 22 | Handwashing Awareness Sessions | 427 | 2608 | 3035 |
| 23 | Health Staff Trainings | 4 | 2 | 6 |
| | Total | | | 33045 |

Education Program



EDUCATION PROGRAM

T Education is the basic right of every citizen of the country. It enables people to defend their rights and move successfully forward to a better future of self specially and the nation and world generally. The goal of education is to enable people especially children to learn and realize their potential and participate meaningfully in



society they are living in. When compared with males, a large number of females are illiterate in country especially in rural areas.

Education Sector of Safwco aims at contributing significantly to the organization's vision of "Sustainable communities achieving the socio-economic, democratic and cultural development". The program seeks to open up opportunities for rural unprivileged to become functional literate and acquire primary education with emphasis upon girls' education. Focusing on formal and non-formal education system, the sector is working on the following components Primary Education and functional Adult Literacy.

Objectives of the Program are to:

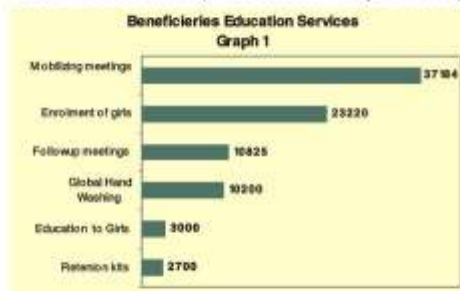
- Establish formal and non formal educational institutions particularly in less developed areas with special focus on girls' education;
- Devise Strategies for improving

education quality through parent teachers motivation, training and research;

- Enhance literacy levels in rural areas by providing quality educational opportunities to underprivileged adults especially women through functional literacy program
- Promoting quality education by establishing Community Model Schools in the rural areas of Sindh

Acceleration of Girls Education (AGE) Program

With the support of UNICEF, SAFWCO has been working on acceleration of girls' education in the District Sangher for last five years. The salient objective of this project is to accelerate the girls' education by enrolling Out of School (OOS) girls' of 0-5 years age in government primary schools and ensuring their retention for a maximum period of primary schooling. Strong collaboration of Local Government, Education Department,



Government of Sindh and District, Taluka, Union Council are cooperating to execute the project activities to achieve objectives of the project.

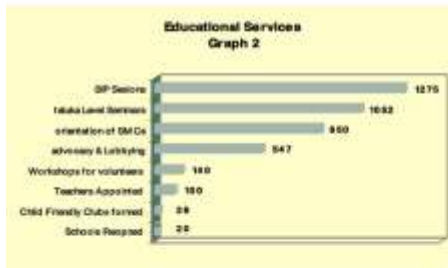
Under this program education team held regular and follow-up mobilizing meeting with communities for the enrollment of girls in

schools. In response to mobilization meetings 23220 OOS girls are enrolled in schools. Retention kits are distributed among 2700



enrolled girls to increase their interest and ensure their enrolment. 10200 children are educated about handwashing before eating and after defecation in schools.

Further School improvement Plans (SIP) sessions are conducted with primary school teachers in district Sanghar, where 1275 persons participated and assured to support project implementation. Taluka level awareness sessions are organized in district to mobilize all stakeholders to accelerate girls enrollment in district. For the effective and efficient management of schools orientation sessions are held with 850 SMC members of



schools. Advocacy and lobbying meeting are held with district functionaries where 547 persons participated. Volunteer workshops are organized to train volunteer and seek their assistance in carrying out the campaign to enroll the girls in schools. 100 female teachers are identified and appointed who will teach no less than 3000 girls of rural areas. Child friendly clubs are formed in 26

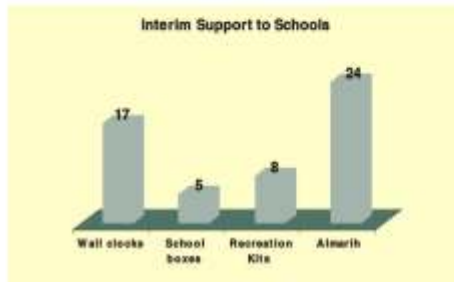
schools to ensure child friendly environment in schools. Education team has taken efforts to reopen 20 closed schools in rural areas of district Sanghar.

Interim Support provided to schools

- 24 Almaris Provided to schools
- 8 Recreation Kits were provided to schools
- 5 School Boxes to schools
- 17 wall clock to schools

Community Model Girls Primary Schools (CMGPS) in rural areas of Sanghar and Matiari

Education sector is successfully running 10 Community Girls Primary Model Schools



(CGPMS) for quality education with the financial support of PPAF and participation of communities in District Sanghar and Matiari. The total girls enrolled are 885 in CGPMS their attendance percentage is reported as 85% all of them in CGPMS and have appeared in annual examination.

Shelter-cum-School in Coastal areas of Sindh

In order to educate children of coastal communities and provide them shelter from cyclones and floods caused by rains, 3 Shelter-cum-Schools are established in Kharro Chhan Taluka of District Thatta. 3 Teachers are appointed and School Management Committees (SMCs) are formed to monitor school activities. 250 children are provided primary education through these schools and more then 5000 persons may benefit in any cyclones and floods.

Human and Institutional Development (HID) Program



HUMAN AND INSTITUTIONAL DEVELOPMENT (HID) PROGRAM

Human and Institutional Development (HID) Program is a cross cutting support sector of the organization which is engaged to build and enhance the capacity of Safwco program stakeholders including male and female VDOs, their activists, office bearers, NGOs/CBOs and SAFWCO staff through organizing trainings, seminars, workshops, inter village visits, national as well as international exposure



visits, short capacity building packages and through information dissemination material including: brochures, handbills, newsletters, pamphlets etc.

The sector is instrumental in building societal capabilities through its training interventions, exposure, exchange visits and information packages.

Objectives of the

- Build a professional cadre of civil society practitioners;
- Strengthen civil society organizations NGOs, CBOs and VDOs through institutionalization process; and
- Improve program performance through building staff capacities.

The program staff organizes training programs and arranges for logistics. Experts on subject matter are invited as resource persons from within the organization and outside sources.

Safwco has established 3 training campuses at Shahdapur district Sangher, Garrho, district Thatta and Qasimabad, district Hyderabad. The residential and non residential trainings are organized at these centers campuses and in cluster villages of the areas of intervention. However some courses are also offered at metropolitan cities to provide exposure opportunities to the program partners. Local languages (Sindhi and Urdu) are mostly used during the training and related written material distributed among the participants. The training delivery aids include audio visual aids, brain storming sessions, field exercises and exposures.

Building capacity of communities

Capacity building of organizations, individuals and development professionals imply bringing skills and competencies within and enabling them to dealing with development pursuit in way to bring real and sustainable change within their attitudes and behaviours so that they should be capable of addressing their local issues effectively. So far during the period July 2008 to June 2009, HID center organized 259 capacity building trainings and



workshops for communities. 5669 persons are reported to be benefited from events organized. The details of capacity building and awareness trainings, workshops and seminars are given as under in table.

Sectors Progress is given as under

| S # | Training Titles | Till June 08 | | Jul- 08 to June 09 | | Cumulativ till June 09 | |
|-----|---|--------------|--------------|--------------------|-------------|------------------------|--------------|
| | | # of Events | Pax | # of Events | Pax | # of Events | Pax |
| 1 | Community Management Skills Trainings | 77 | 1847 | 182 | 3868 | 188 | 3978 |
| 2 | Skill development | 57 | 1392 | 17 | 401 | 74 | 1793 |
| 3 | Business Development | 13 | 283 | | | 13 | 283 |
| 4 | Skill and Businesses Development | 178 | 3761 | 33 | 791 | 211 | 4552 |
| 5 | Financial Management & Basic Book Keeping | 67 | 283 | - | - | 67 | 1336 |
| 6 | Livestock Management & Vaccination | 111 | 2719 | 15 | 362 | 126 | 3081 |
| 7 | Leadership & Advocacy Skill Training | 16 | 305 | 6 | 127 | 22 | 432 |
| 8 | Disaster Management | 9 | 216 | - | - | 9 | 216 |
| 9 | Traditional Birth Attendants (TBAs) | 8 | 118 | 1 | 12 | 9 | 130 |
| 10 | CCB Members | 2 | 44 | 1 | 16 | 3 | 60 |
| 11 | Horticulture and "Sustainable Diversified options | 8 | 179 | - | - | 8 | 179 |
| 12 | Kitchen gardening | 3 | 45 | 1 | 16 | 4 | 61 |
| 13 | VOS Annual Planning | 0 | 0 | 2 | 42 | 2 | 42 |
| 14 | VOS Record Keeping | 0 | 0 | 2 | 46 | 2 | |
| 15 | Teachers training | 15 | 246 | - | - | 15 | 246 |
| 16 | Sustainable Agriculture Practices | 20 | 632 | - | - | 20 | 632 |
| 17 | Hygiene Promotion | | | - | - | 14 | |
| 18 | Project and Change management | 16 | 266 | - | - | 16 | 266 |
| 19 | Resource Mobilization | 6 | 127 | - | - | 6 | 127 |
| 20 | Democratic Decision Making and advocacy | 8 | 170 | - | - | 8 | 170 |
| 21 | Gender Sensitization workshops | 25 | 1083 | - | - | 25 | 1083 |
| | Total | 607 | 13136 | 259 | 5669 | 842 | 18467 |

Trainings for Professionals

To capacitate its staff for effective program implementation it organizes training programs and exposure visits. During this Year HID center organized 42 training events for staff capacity building. **788** persons (541 males and 247 females) were better trained to implement community development projects. The topic of the trainings include Art of Social Mobilization, Situation Analysis and PRA Techniques, Account/Setting Service Charge, Art of Client/Loan Appraisal & Portfolio Management, Branch Management, Financial Management and Sustainability, Interpersonal Communication, Essential Skills for Microfinance Field Operational Staff, Market Research on MFIs, Training of Trainers (ToTs) on water and Sanitation and Disaster management.

Staff Trainings outside Organization

In addition to organizing training at HID center, Safwco sends it staff members to

organizations for their capacity building as per the need to successfully implement the development projects. 20 persons were sent for their capacity building.

Staff Exposure Visit

A national level exposure visit was organized for 25 staff members of Credit and Enterprise Development (CED) Sector, where they visited Punjab Rural Support Program-PRSP-Narowal, Assasah-Lahore and PMN-Islamabad. The objectives of the visit were to visit key players of microfinance and integrated community development and be benefited from their learnings.

Human & Institutional Development Center Provides Host Services

Safwco HID Center provided host services to Oxfam GB, Center for Peace and Civil Society (CPCS), Sindh TV, Indus, Indus Institute of Research, Action Aid and Pakistan Fisher Folk (PFF) Forum.

Environment and Climate Risk Management (ECRM) Program



ENVIRONMENT, CLIMATE AND RISK MANAGEMENT (ECRM) PROGRAM

Humans are increasingly becoming vulnerable to violent conflicts or natural and climatic disasters that can erase decade's development and further entrench poverty and inequality. In Pakistan,



although all the provinces are susceptible to natural disasters, it becomes especially true for Sindh where disaster is always lingering on cloaked in successive and elongated intervals of drought caused by the climatic changes.

Sindh is extremely vulnerable to environmental and climatic disasters as the means to cope with such incidents are limited by the financial resources and expertise. This results in a disproportionately large number of populations vulnerable to disasters caused by recurring drought, torrential rains, cyclones etc.

Environment and Climate Risk Management (ECRM) Program Safwco strives to enable people and institutions to rethink their development objectives in relation to their natural environment. It works on converting risks into opportunities through exploiting resources in sustainable manner sensitization, realization and mainstreaming while focusing on preparedness and mitigation rather than

response and rehabilitation. This sector is subdivided in following programs

- a) Livelihood Development Program
- b) Climate Change
- c) Disaster Risk Reduction
- d) Water and Sanitation

The ECRM unit facilitates communities in developing sustainable livelihoods, educates them regarding the climatic changes that occur and their role to participate in mitigating measures and to organize disaster risk reduction committees and help them to improve water and environmental sanitation.

a) Livelihood Development Program

Providing small livestock (goats) to poor women

SAFWCO under the project Sustainable Livelihood Initiatives (SLI) supported by Oxfam EC selected 90 poor women for distribution of goats in disaster prone areas of Taluka Thano Bola Khan District Jamshoro. These women are provided 261 of goats with the purpose to empower them socio-economically.

Women Economic Empowerment

Due to recurrent drought in disaster prone



areas of district people especially women are

faced with scarcity of livelihood options. Taking into account this situation Safwco with the support of Oxfam EC provided 150 sewing machines to poor women of the district. Before giving them machines, they are given skill development trainings of various types of current sewing products so that they can meet the market needs and earn their livelihoods.

Promotion of Indigenous Handicraft Products

Safwco undertakes efforts to link the local products to national and international markets. In this context an international level exhibition was organized at Islamabad, Pakistan from 21 to 22 February, 2009. The exhibition was inaugurated by country representative of Catholic Relief Services CRS Denid Harren, other guests include Kamal Hayat CEO PPAF, Mr. Noah Manager Programs CRS, Ms Abbay quality Manger CRS, Ms. Mahreen Khan program manager CRS and Saleema Munir drought program manager CRS, Ms Summya Sajjad program manager Oxfam GB.

300 persons visited the exhibition and applauded the products available. Local handicrafts products of rural areas of Sindh, especially disaster prone areas of Sindh were set in the exhibition.

b) Climate Change

Due to frequent emission of toxic gases by industrial countries of the world and deforestation world is facing environmental



pollution with the climate change. And it is predicted that the rate of occurrence of disaster will also rise from what the world currently facing. In order to contribute to environmental up gradation and reducing pollution the field team mobilized community members to plant trees in their respected

areas to make the environment clean and reduce the risk of global warming.

Tree Plantation

As the result of mobilizing communities regarding the importance of environmental up gradation 1450 different trees were planted in 20 targeted villages of Sindh.



Undertaking environmental friendly initiatives

Global warming is increasing rapidly due to man made emission of carbon dioxide. In order to participate in global campaign against environmental degradation, 30 smokeless stoves are given to 30 families in rural areas of Taluka Khipro, District Sanghar. These stoves are environment friendly.

Celebrating World Environment Day

World Environment Day was celebrated on 5th June at Hyderabad and Sanghar District, with main purpose to undertake initiatives to mobilize communities to take environment friendly initiatives and reduce use of environment polluting things. Talks, Walks, sessions and rallies were arranged where people from all walks of life participated actively. More than 500 people attended the programs.

c) Disaster Risk Management (DRM)

Community Based Disaster Management (CBDM)

In order to prepare and mitigate the losses caused by disasters and provide response to disaster prone communities, SAFWCO has established Disaster Risk Reduction (DRR) Program. Under the DRM program 100 Village Disaster Management committees (VDMC) are formed with the facilitation of DRM team. DRM plan are formed in 50 villages to reduce the vulnerability of villagers and their belongings. For educating the communities on disaster management, team conducted DRR awareness sessions in 100 villages benefiting

2319 persons. A seminar titled 'Effective Role of District Disaster Management Authority (DDMA) was also organized at taluka Shahdadpur District Sanghar to mobilize the district authorities to cope with the any disasters occurring in district. 677 persons participated in seminar.

Oxfam International Contingency Plan 2009

A meeting on Contingency Plan 2009 was held on 14th February, 2009 at HID center Safwco, which was chaired by Suleman G Abro CEO Safwco. Under this meeting Oxfam Contingency plan was finalized and responsibilities were assigned to all concerned persons. Participants of the meeting include Safwco, Thardeep Rural Development (TRDP), Laar Humanitarian Development Program (LHDP), Pakistan Fisher folk Forum (PFF) and Participatory Development Initiatives (PDI).

Advocacy workshops on Food Crisis

Taking into consideration current scenario of Food Crisis in Pakistan especially in Sindh where despite the maximum production of food crops severe shortage prevailed, SAFWCO with the financial support of Oxfam GB organized 5 workshop titled 'Food Crisis in Pakistan 2008 and Beyond Developing Micro Picture of Sindh Province' in 5 districts Hyderabad, Sanghar, Matiari, Thatta, Jamshoro) of Sindh. 895 people from the districts ranging from very low to average income generation the main affectees of the crisis which includes farmers, laborers, small shop owners, and government servants and other community members participated in the workshop.



Mobilizing District Disaster Management Authority (DDMA)

SAFWCO ECRM sector with the technical

support of HID program organized 1 advocacy workshops with the financial support of Oxfam at Shahdadpur, District Sanghar, where



624 persons participated actively. The purpose of this work shop was to mobilize the DDMA's to devise effective strategy with the participation of community members to cope up with disasters by assessing and analyzing needs for protection against Disasters.

Exposure visit to Sri Lanka

Mr. Mohammed Memon and Ms Naila Sabba Shah had an exposure visit to Sri Lanka from the platform of Oxfam OIC. The visit was aimed at providing the Oxfam International Consortium members an opportunity to learn from the initiatives taken in Sri Lanka regarding Disaster Risk Reduction (DRR) at government level, proactive role of MDMH Sri Lanka, contingency planning at different tiers of government, mainstreaming of DRR in development programs by government, private sector and non-government organizations, public private partnership to cope up with disasters and gender mainstreaming in DRR.

d) Water and Sanitation (WASH)

'Safe Drinking Water and Hygiene Promotion' Project at Thatta

Every year a large number of people die due to diarrheal diseases; most of them are children under the age of 5 years, in case of Pakistan 547 children die because of these diseases. The major cause of the disease is contaminated drinking water and lack of awareness regarding health and hygiene conditions. When compared with other districts of the province, District Thatta is more affected with communities lacking awareness regarding health and hygiene practices. Taking into account this worse situation in the district, Safwco has implemented project titled Pakistan 'Safe

Drinking Water Project (PSDW) - Hygiene Promotion' funded by USAID. Project consists on two components Community Hygiene Promotion (CHP) and Capacity Building (CB) with duration from July 2008 to June 2009 in 5 talukas (Thatta, Mir Pur Sakero, Ghora Bari, Kharo Chhan and KT Bander) of District Thatta. Under the component Community Hygiene Promotion (CHP) field team held awareness sessions with fathers and mothers of children less than five years of age. A total of 480 sessions (300 sessions with father and 480 sessions with mothers) were conducted. In addition to this interactive 60 theaters and



10 Hygiene Melas were also organized in district. Under its second component of capacity 437 persons (Doctor, Molvis, NGOs professionals, Filter plant operator and community activists were given trainings. The ultimate objective of this project is to educate communities regarding hygiene practices such as purifying water, washing hands before eating and after defecation to avoid diseases to protect the lives of people especially children of less than 5 years of age.

Arsenic Mitigation Project Taluka Gambat District Khairpur Mir's

Safwco with the support of Unicef Sindh is implementing the project titled 'Arsenic Mitigation Pilot Project, at UC Agra Taluka Gambat District Khairpur Mir's. The objective of the project is to map safe underground water option in UC Agra Taluka Gambat District Khairpur Mir's and to provide safe drinking water to 5 villages i.e. 1000 HHs with 6000 souls by installing a small overhead water tank (water supply scheme) with storage capacity of 12000 gallons, so as to reduce by 50% the incidence of disease directly caused by arsenic -contamination in drinking water.

Workshops on 'Arsenic Hazards and Awareness' at district Khairpur

Due to lack of awareness regarding the hazards of arsenic contaminated water and



access to clean drinking water, a large number of people are found trapped in water borne diseases. In order to educate the communities regarding the hazards of arsenic Safwco organized 2 workshops titled 'Arsenic Hazards and Awareness' at Kingri and Gambat Taluka of District Khairpur. 400 persons benefited from the workshops. The participants of the workshops include taluka Nazim, Naib Nazim, councilors, media men, community members etc.

Installing Sand Filters to avoid water borne diseases

People in rural areas take unfiltered water, which causes many water borne diseases especially diarrhea. Taking into consideration this situation, Safwco has provided 50 sand filters to 50 families with 335 beneficiaries. These filters are designed to filter the water separating the waste and make water drinkable. Further trainings and sessions on operation and maintenance of these plants are conducted in the project areas. Besides, 10 health and hygiene sessions are also conducted in these areas, where 215 persons were educated about sound health and hygiene practices.

Community Led Total Sanitation (CLTS) Project at Sanghar

Taking into account poor health and hygiene conditions that cause many diseases, SAFWCO implemented the project titled 'Community Led Total Sanitation (CLTS) in 113 villages of Union Councils Jatia and Lundo of taluka Shahdadpur, District Sanghar.

This project also includes both hardware (for

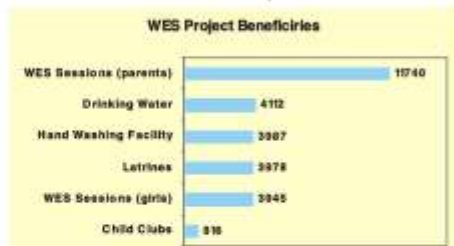
demo purpose only) and software components for sanitation facilities (latrines and hand washing) and training of community members as well as teachers and notables and caretakers. The project targets mothers; fathers and children aged 5 and up in 550 households (in district Sanghar.

Activities of the project include mobilization meetings and awareness sessions with communities and children on safe hygiene practices. Training of local masons for construction of low cost latrines and Open Defecation Field (ODF) free villages, are also the major activities of the project. The number of project beneficiaries is given in the chart.



School Water, Environment and Sanitation (WES) Project

Safwco with the financial support of UNICEF Sindh is implementing the project titled Water, Environment and Sanitation (WES) in District Sanghar. The project entails both hardware and software components including provision and rehabilitation of drinking water and sanitation facilities (latrines and hand



Washing) and training of School Management Committees (SMCs) as well teachers and school care takers.

The project is implemented to address water supply, sanitation and hygiene needs of 7809 children (girls) of the targeted 102 schools of District Sanghar by providing them access to safe drinking water and adequate sanitation

facilities and hygiene education. WES team hold awareness sessions with fathers and mothers and children enrolled at schools. Child clubs are formed with 816 children as its members. Drinking water and washing facilities are provided in schools where it was not available before. Latrines are installed in schools.

Southeast Asia Conference on Arsenic Mitigation at Dhaka Bangladesh

Mr. Muhammad Memon, General Manager ECRM & SP participated in Southeast Asia Conference on Arsenic Mitigation at Dhaka



Bangladesh on April 5-10, 2009. He represented Safwco, UNICEF and LGD Sindh. Mr. Muhammad Memon presented the work of Safwco on Arsenic Mitigation in Sindh, Pakistan. During their visit participants of the conference participants were shown models adopted by Bangladesh for arsenic mitigation. Safwco has initiated efforts to mobilize resources for replication of the Arsenic Mitigation Models in countries and also map Arsenic presence through GIS.

Global Handwashing Day

SAFWCO celebrated Global Handwashing Day on the 15th October, 2008 with the support of PPAF and UNICEF Sindh in the schools with the purpose to motivate and mobilize communities of district Sanghar and Thatta to wash their hands with soap before eating meal and after defecation. SAFWCO team carried out the activities of the program in 102 schools where 7515 children were benefited. These programs were organized in close coordination and facilitation of School Management Committees (SMCs), teachers and Village Development Organizations where these are formed with the facilitation of SAFWCO.

Monitoring, Evaluation and Research (MER) Program



MONITORING, EVALUATION AND RESEARCH (MER) PROGRAM

Monitoring, Evaluation and Research (MER) program works as backbone for quality assurance of Safwco programs. It provides a better means of learning from the past experiences, improving upon service delivery, planning and allocation of resources, and demonstrating results as a part of accountability to key stakeholders. The major aim of the program is to improve program efficiency in implementation and financial aspects. MER Unit is also responsible for conducting different research studies in the program areas of the organization or at wider provincial level as required. It conducts multi-disciplinary studies on poverty alleviation, socio-economic development and institutional reforms.

The main objectives of results-oriented monitoring and evaluation are to:

- Enhance organizational and development learning;
- Ensure informed decision-making;
- Support substantive accountability and repositioning;

Monitoring and Evaluation of Projects

Quarterly monitoring of all programs continued throughout the year for facilitating effective implementation of different interventions. Three mid term evaluations of the following projects were also conducted:

- 'Empowering the Communities' supported by NOVIB at District Sanghar.
- Developing the Sustainable Community Models supported by NOVIB at District Sanghar
- Social Mobilization of Rural Communities supported by PPAF of Sanghar
- Sindh Coastal Areas Development(SCAD) supported by PPAF at Thatta
- Targeting Ultra Poor (TUP) supported by PPAF
- Community Hygiene Promotion Project supported by AbT USAID

- 'Improving Livelihood Security of Vulnerable Communities supported by CRS in Drought Prone Areas' of Khipro
- Development of Sustainable Livelihood initiatives supported by Oxfam EC in Disaster Prone areas of Thano Bola Khan, District Jamshoro
- 'Providing Quality Education to Girls through Community Model Primary Schools' supported by PPAF at Shahdadpur and Matiari.
- Providing Quality Health Services through Community Health Centers (CHCs) supported by PPAF at Shahdadpur District Sanghar
- Acceleration of Girls Education (AGE) supported by UNICEF at District Sanghar.
- Gender Justice Through Musallihat Anjuman supported by UNDP at Sanghar, Nawabshah and Jacobabad
- Community Led Total Sanitation (CLTS) at Sanghar supported by UNICEF
- School Water and Sanitation (WES) supported by UNICEF at Sanghar
- Institutional Development to Disaster Risk Reduction supported by Oxfam Novib
- Strengthening Democracy and Governance in Pakistan supported by SAP Pakistan
- Advocacy on Food Crisis supported by Oxfam GB



ABBREVIATIONS

| | |
|-------|--|
| AGE | Acceleration of Girls Education |
| ASF | Agribusiness Support Fund |
| BoG | Board of Governors |
| CB | Capacity Building |
| CBDM | Community Based Disaster Management |
| CBED | Capacity Building and Enterprise Development |
| CBO | Community Based Organization |
| CCB | Community Citizen Board |
| CDD | Community Development Department |
| CED | Credit and Enterprise Development |
| CEO | Chief Executive Officer |
| CHC | Community Health Centre |
| CHP | Community Hygiene Promotion |
| CHW | Community Health Worker |
| CLTS | Community Led Total Sanitation |
| CNIC | Computerized National Identity Cards |
| CO | Community Organization |
| CPI | Community Physical Infrastructure |
| CPCS | Centre for Peace and Civil Society |
| CRS | Catholic Relief Services |
| DDMA | District Disaster Management Authority |
| DRR | Disaster Risk Reduction |
| EC | European Commission |
| ECRM | Environment Climate and Risk Management |
| GB | Great Britain |
| GJTMA | Gender Justice Through Musalihat Anjuman |
| HID | Human and Institutional Development |
| HIV | Human Immunodeficiency Virus |
| LHDP | Laar Humanitarian Development Program |
| LSO | Local Support Organization |
| MER | Monitoring Evaluation and Research |
| NGO | Non Governmental Organization |
| ODF | Open Field Defecation |
| OIC | Oxfam International Consortium |
| OPD | Out Door Patient |
| PDI | Participatory Development Initiatives |

| | |
|--------|---|
| PFF | Pakistan Fisher folk Forum |
| PMN | Pakistan Micro Finance Network |
| PPAF | Pakistan Poverty Alleviation Fund |
| PSDW | Pakistan Safe Drinking Water |
| PWG | Peasants and Workers Groups |
| SAP | South Asian Partnership |
| SAFWCO | Sindh Agricultural and Forestry Workers Coordinating Organization |
| SDGP | Strengthening Democratic Governance in Pakistan |
| SMC | School Management Committee |
| TRDP | Thardeep Rural Development Program |
| TT | Tetnus |
| TUP | Targeting Ultra Poor |
| UNDP | United Nations Development Program |
| UC | Union Council |
| UNICEF | United Nations International Children's Emergency Fund |
| USAID | United States Agency for international Development |
| VDO | Village Development Organization |
| WES | Water and Environmental Sanitation |

Annual Audit Report



Grant Thornton

Anjum Asim Shahid Rahman

1st & 3rd Floor, Modern Motors House
Beaumont Road, Karachi 75530
T 9221 35672951-36
F 9221 35688834
W : www.gtpak.com
Other offices: Islamabad, Lahore.

AUDITOR'S REPORT TO THE BOARD OF GOVERNORS

We have audited the annexed consolidated balance sheet of **Sindh Agricultural & Forestry Workers Coordinating Organization** (the Group) as at June 30, 2009 and the related consolidated income and expenditure account, consolidated cash flow statement and consolidated statement of changes in retained surplus together with the notes forming part thereof (here-in-after referred to as the financial statements) for the year ended June 30, 2009.

It is the responsibility of the Board of Governors to establish and maintain a system of internal control, and prepare and present the financial statements in conformity with the approved accounting standards as applicable in Pakistan. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as discussed in the following paragraph, we conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting policies used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion and after due verification we report that:

- 1) The Group has not made accrual for service charges income on micro credit loans outstanding at the year end. Owing to the nature of records, we were unable to satisfy ourselves as to the amount of accrual by other audit procedures.
- 2) The Group has not made accrual amounting to Rs. 3,030,743 for markup expense on PPAF loan outstanding at the year end.

Except for the matters stated in above paragraphs, in our opinion the financial statements present fairly in all material respects the financial position of Group as at June 30, 2009 and of its surplus for the year then ended, in accordance with the approved accounting standards as applicable in Pakistan.

Anjum Asim Shahid Rahman

Without qualifying our opinion we draw attention to the fact that as mentioned in note 15 to the financial statements the Group has not made any provision for current taxation, as management is confident that the tax exemption certificate will be granted in compliance with relevant clause of 2nd Schedule to the Income Tax Ordinance, 2001.

The financial statements of the Group for the year ended June 30, 2008 were not audited by the predecessor auditors. The corresponding figures for the year ended June 30, 2008 have not been audited by us, as we are required to audit only the figures as at and for the year ended June 30, 2009.

Date: 20.08.09
Karachi


Anjum Asim Shahid Rahman
Chartered Accountants


**SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION
CONSOLIDATED BALANCE SHEET
AS AT JUNE 30, 2009**

| | Note | 2009 | 2008 |
|---|------|--------------------|--------------------|
| | | ----- Rupees ----- | |
| ASSETS | | | |
| Current assets | | | |
| Cash and bank balances | 4 | 32,743,749 | 35,919,351 |
| Micro credit loans to customers - net | 5 | 205,830,923 | 137,497,318 |
| Grant receivable | 6 | 28,321,535 | 5,288,937 |
| Advances, deposits, prepayments and other receivables | 7 | 7,139,852 | 8,034,799 |
| | | <u>274,036,059</u> | <u>186,740,405</u> |
| Non-current assets | | | |
| Fixed assets-tangible | 8 | 25,522,891 | 19,073,915 |
| Fixed assets-intangible | 9 | 211,000 | 316,500 |
| | | <u>25,733,891</u> | <u>19,390,415</u> |
| | | <u>299,769,950</u> | <u>206,130,820</u> |
| LIABILITIES | | | |
| Current liabilities | | | |
| Loan from PPAF | 10 | 176,473,680 | 125,659,033 |
| Accrued and other liabilities | 11 | 27,028,375 | 13,785,851 |
| Deferred grant for operations | 12 | 23,038,370 | 11,998,849 |
| Emergency Fund | 13 | 4,492,025 | 2,130,526 |
| | | <u>231,032,450</u> | <u>153,574,259</u> |
| Non-current liabilities | | | |
| Deferred grant for fixed assets | 14 | 18,104,435 | 11,571,552 |
| Accumulated surplus | | <u>50,633,065</u> | <u>40,985,009</u> |
| | | <u>299,769,950</u> | <u>206,130,820</u> |
| Contingency | 15 | | |

The following amounts are completely tied to microfinance services:

- **Assets:** Micro credit loans to customers - net
- **Liabilities:** Loan from PPAF

The annexed notes from 1 to 25 form an integral part of these financial statements.


Chief Executive Officer


Manager Finance & Administration

**SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED JUNE 30, 2009**

| | Note | 2009 ----- Rupees ----- | 2008 |
|---|------|----------------------------|----------------------|
| INCOME | | | |
| Service charges earned | 16 | 51,571,497 | 33,578,792 |
| Service charges expense | 17 | (9,133,819) | (7,484,707) |
| Net service charges income | | 42,437,678 | 26,094,085 |
| Charge to loan loss reserve | 5.4 | (2,620,751) | (1,432,547) |
| Loans directly written off | 5.4 | (3,043,870) | (1,046,739) |
| Net service charges income after provision | | 36,773,057 | 23,614,799 |
| Other income | 18 | 13,913,590 | 12,271,897 |
| | | 50,686,647 | 35,886,696 |
| EXPENDITURE | | | |
| General and administrative expenses | 19 | 102,788,776 | 70,377,577 |
| Programme and project expenses | 20 | 74,465,552 | 107,405,523 |
| Other expenses | 21 | 2,948,146 | 2,307,976 |
| | | 180,202,474 | 180,091,076 |
| Net operating deficit | | (129,515,827) | (144,204,380) |
| Grant income | 22 | 139,163,883 | 153,948,360 |
| Net surplus for the year | | 9,648,056 | 9,743,980 |

The annexed notes from 1 to 25 form an integral part of these financial statements.


Chief Executive Officer


Manager Finance & Administration

**SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION
CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED JUNE 30, 2009**

| | Note | 2009 Rupees |
|---|------|---------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Net surplus for the year | | 9,648,056 |
| <i>Adjustment for:</i> | | |
| Depreciation | | 2,917,325 |
| Amortization | | 105,500 |
| Charge to loan loss reserve | | 2,620,751 |
| Loans directly written off | | 3,043,870 |
| Service charges | | 9,133,819 |
| | | <u>27,469,321</u> |
| (Increase) / decrease in operating assets | | |
| Micro credit loans to customers - net | | (73,998,226) |
| Grant receivable from PPAF | | (23,032,598) |
| Advances, deposits and prepayments | | 894,947 |
| | | <u>(96,135,877)</u> |
| Increase / (decrease) in operating liabilities | | |
| Emergency Fund | | 2,361,498 |
| Accrued and other liabilities | | 13,242,524 |
| Deferred grant for operations | | 11,039,521 |
| | | <u>26,643,543</u> |
| Service charges paid | | (9,133,819) |
| Net cash used in operating activities | | <u>(51,156,832)</u> |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Purchase of fixed assets-tangible | | (9,366,300) |
| Purchase of fixed assets-intangible | | - |
| Deferred grant for fixed assets | | 6,532,883 |
| Net cash used in investing activities | | <u>(2,833,417)</u> |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Loan from PPAF | | 50,814,647 |
| Net cash from financing activities | | <u>50,814,647</u> |
| Net decrease in cash and cash equivalents | | (3,175,602) |
| Cash and cash equivalents at beginning of year | | 35,919,351 |
| Cash and cash equivalents at end of year | | <u>32,743,749</u> |

The annexed notes from 1 to 25 form an integral part of these financial statements.


Chief Executive Officer


Manager Finance & Administration

**SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION
 CONSOLIDATED STATEMENT OF CHANGES IN RETAINED SURPLUS
 FOR THE YEAR ENDED JUNE 30, 2009**

| | Rupees |
|------------------------------------|-------------------|
| Balance as at June 30, 2007 | 31,241,029 |
| Net surplus for the year | 9,743,980 |
| Balance as at June 30, 2008 | <u>40,985,009</u> |
| Net surplus for the year | 9,648,056 |
| Balance as at June 30, 2009 | <u>50,633,065</u> |

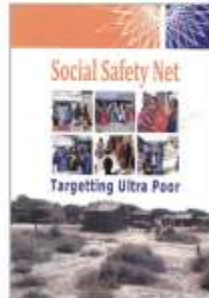
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The annexed notes from 1 to 25 form an integral part of these financial statements.


 Chief Executive Officer


 Manager Finance & Administration

SAFWCO PUBLICATIONS



پامنتھائی آگنیر پوٹھائی جتن جی خدماتت

| | |
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| 1 | آگنیر پوٹھائی جتن جی خدماتت |
| 2 | آگنیر پوٹھائی جتن جی خدماتت |
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پاران سماجی آزادی کی خاطر



Safwco

Sindh Agricultural and
Forestry
Workers
Coordinating Organization

HYDERABAD OFFICE

H # C-415/416

Phase-1, Qasimabad

Hyderabad

Sindh, Pakistan

Tell: (92) 22 2650996

2655160

Fax: (92) 22 2655860

E-mail : Info@safwco.org

hid@safwco.org

Web : www.safwco.org